

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: KAREN NADINE SMITH § Case No.: 09-12933
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Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/11/2009.
- 2) This case was confirmed on 06/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/05/2010.
- 5) The case was dismissed on 06/17/2010.
- 6) Number of months from filing to the last payment: 11
- 7) Number of months case was pending: 18
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 22,810.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 3,941.49
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 3,941.49

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 265.91
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 265.91

Attorney fees paid and disclosed by debtor	\$ 300.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT	UNSECURED	500.00	NA	NA	.00	.00
AMERICASH LOANS LLC	UNSECURED	1,465.00	1,294.34	1,294.34	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	603.00	579.61	579.61	.00	.00
COMMONWEALTH EDISON	UNSECURED	796.00	1,030.84	1,030.84	.00	.00
HSBC CARD SERVICES	UNSECURED	869.00	NA	NA	.00	.00
MONEY MARKET PAYDAY	UNSECURED	300.00	NA	NA	.00	.00
MONTERY FINANCIAL SV	UNSECURED	1,462.00	NA	NA	.00	.00
NATIONAL QUICK CASH	UNSECURED	450.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	929.00	1,424.05	1,424.05	.00	.00
PALOS ANESTHESIA ASS	UNSECURED	128.00	NA	NA	.00	.00
PALOS COMMUNITY HOSP	UNSECURED	647.00	NA	NA	.00	.00
PALOS COMMUNITY HOSP	UNSECURED	247.00	NA	NA	.00	.00
QUEST DIAGNOSTICS	UNSECURED	63.00	NA	NA	.00	.00
AMERICAN HOME MORTGA	OTHER	NA	NA	NA	.00	.00
AMERICAN HOME MORTGA	SECURED	240,826.72	207,727.01	.00	.00	.00
GLENNEAGLE TRAIL COND	SECURED	NA	.00	3,090.00	2,219.43	.00
GLENNEAGLE TRAIL COND	UNSECURED	3,090.00	NA	NA	.00	.00
COOK COUNTY TREASURE	SECURED	NA	.00	.00	.00	.00
COOK COUNTY TREASURE	UNSECURED	6,995.00	NA	NA	.00	.00
HSBC AUTO FINANCE	SECURED	2,950.00	19,080.83	7,175.00	1,057.07	399.08
ARONSON FURNITURE	SECURED	500.00	.00	.00	.00	.00
ARONSON FURNITURE	UNSECURED	5,500.00	NA	NA	.00	.00
HSBC AUTO FINANCE	UNSECURED	.00	.00	11,905.83	.00	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
B-REAL LLC	UNSECURED	NA	51.00	51.00	.00	.00
B-REAL LLC	UNSECURED	NA	23.00	23.00	.00	.00
AMERICAN HOME MORTGA	SECURED	NA	43,381.98	.00	.00	.00
COOK COUNTY TREASURE	SECURED	6,995.00	.00	.00	.00	.00
GLENNEAGLE TRAIL COND	SECURED	3,090.00	.00	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	7,175.00	1,057.07	399.08
All Other Secured	<u>3,090.00</u>	<u>2,219.43</u>	<u>.00</u>
TOTAL SECURED:	10,265.00	3,276.50	399.08
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	16,308.67	.00	.00

Disbursements:

Expenses of Administration	\$ 265.91
Disbursements to Creditors	\$ 3,675.58

TOTAL DISBURSEMENTS: \$ 3,941.49

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/27/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.